

## REMARKS

Applicants reply to the Final Office Action dated November 13, 2008, within two months. Thus, Applicant requests an Advisory Action, if necessary. Claims 1, 2, 5, 6, 11-16, and 25-41 were pending in the application and the Examiner rejects claims 1, 2, 5, 6, 11-16, and 25-41. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Rejection under 35 U.S.C. § 101**

The Examiner rejects claims 1-2, 5-6, 11-15, and 25-41 under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. Applicants amend independent claims 1, 11, and 25 to clearly recite computing hardware and transformations performed in conjunction with such computing hardware. Applicants assert that independent claims 2, 5, 6, 12-15, and 26-41 are cured by the amendments to the independent claims from which they depend.

### **Rejection under 35 U.S.C. § 103(a)**

The Examiner rejects claims 1, 2, 11-15, and 25-39 under 35 U.S.C. § 103(a) as being unpatentable over Vance et al., U.S. Patent No 6,442,526 ("Vance") in view of Zucker et al., U.S. Patent Publication No. 2005/0027617 ("Zucker"). Applicant respectfully traverses this rejection.

Vance generally discloses an integrated travel and accounting system for managing travel arrangements and accounting for travel related costs. Specifically, the Vance system includes an integrated database system that sends and receives data to and from an online transaction processor system, a reporting database, a credit card data provider, and an expense report system.

The online transaction processor maintains profile information relating to travel preferences for an organization, interacts with a CRS to make travel reservations, and maintains reservation data. The transaction processor sends travel records to the integrated database system, which in turn, sends travel records to the reporting database. Records within the reporting database correspond to segments of a traveler's trip and include information relating to, for example, air travel, car rental, hotel stays, and the like.

Vance further discloses that a credit card provider uploads receipt data to the integrated database system. The receipt data reflects credit card purchases related to travel transactions.

The integrated database system parses and formats the receipt data. The formatting comprises ensuring that data from disparate sources can be processed and read during a subsequent reconciliation process. The integrated database system compares the receipt data to the stored travel records in the reporting database to match elements of each dataset. The result of the comparison is a list of individual record matches between the receipt data and the travel records, which are then output to the expense report system. The expense report system automatically formats the matched records into a report and routes the report to designated authorities who can either reject or accept each of the expenses.

The Examiner correctly notes that Vance, “does not explicitly teach associating a second charge with said first data of said travel record, wherein said travel record does not include said second charge, and wherein said second charge is associated with a charge to said travel record” (page 4, final paragraph). However, the Examiner asserts that Zucker teaches this concept.

Zucker generally discloses purchasing system that provides anonymity to buyers by restricting merchant access to specific types of data. Specifically, the Zucker system enables a buyer to register with a privacy server in order to obtain a pseudo identity. The pseudo identity can then be used to browse, register, purchase, pay for, and take delivery of products and services. Purchase transactions are facilitated through the privacy server and the merchant is only exposed to the identity of the product being purchased, but not the identity of the purchaser. The privacy server also communicates with a financial institution that is responsible for settling the payment; however, the financial institution is only exposed to the payment information, but not the identity of the merchant.

In asserting that Zucker teaches the above limitation, the Examiner cites paragraph 92 of Zucker, which discloses, “If the sale requires a buyer 120 refund, such as for credit card usage, the issuing financial institution 140 notes this for the buyer 120 on a statement at the end of the billing cycle.” Applicants do not disagree that Zucker discloses a matching of a first transaction with second related transaction **all within a credit card billing system**. In fact, Applicants are aware that this level of matching is used daily by any number of accounting systems. However, Applicants are not attempting to patent the one-to-one matching of offsetting transactions relating to a charge card, as Zucker discloses.

As noted in the previous Reply, **the presently claimed invention enables transaction information in a travel record to be matched with charge information in a financial database, wherein the charge information is not recorded in a travel record**. The presently

claimed invention also performs a first match based on a one-to-one matching of transactions (e.g., the ticket price as recorded in the travel record and the charge amount for purchasing the ticket). However, the presently claimed invention **goes well beyond such one-to-one record matching**, as disclosed by Zucker, by associating a **second charge, which is not reflected in the travel record, and assigning the second charge to a department code.** The second charge (which is reflected in the charge record, but not reflected in the travel record) may include, for example, a fee/credit related to a change in the itinerary, an extra baggage fee at the airport, an upgrade fee, a downgrade credit, a travel agent fee and/or the like.

Applicants assert that the Examiner has not shown that either of the cited references would even be capable of associating a charge card record with a transaction **that does not exist in the financial database, and instead is within a travel record.** The simple combination of a reference disclosing a travel record with a reference disclosing matching offsetting transactions does not produce a system capable of performing the complex matching steps of the presently claimed invention. To illustrate this point, the following is an example of the steps disclosed by Zucker.

- 1) Joe purchases an airline ticket and charges it to his American Express card.
- 2) American Express records a \$450 charge against Joe's line of credit.
- 3) Due to a change of plans, Joe cancels his airline reservation.
- 4) The airline transmits a credit in the amount of \$450 to Joe's charge card account.
- 5) American Express records a \$450 credit to Joe's line of credit.
- 6) Zucker searches the charge card database to locate offsetting charges.
- 7) **Zucker matches the \$450 debit in the financial record with the identical amount of \$450 which is listed as a credit in the same financial record.**
- 8) Zucker lists the offsetting transaction on a Joe's American Express statement.

Applicants request that the Examiner contrast the steps illustrated above with the following steps as disclosed by the presently claimed invention.

- 1) Joe purchases an airline ticket and charges it to his American Express card.
- 2) American Express records a \$450 charge against Joe's account.
- 3) Joe's reservation is recorded in a travel system, which is independent of the American Express database.
- 3) Due to a being bumped from first class to coach; the airline transmits a credit in the amount of \$100 to Joe's charge card account.
- 5) American Express records a \$100 credit to Joe's charge account.
- 6) **The present invention matches the \$100 credit from the American Express accounting system to the original \$450 airline reservation from the travel system database.**

In considering the above example, it is important to note that, even though a change was recorded in Joe's charge card account (i.e., American Express), **the travel system is completely unaware of this change.** In other words, the travel system does not know that Joe's airline ticket now costs \$350 as opposed to the \$450 purchase recorded in the travel system database. Zucker would be unable to match the \$100 credit with the \$450 travel record, because the travel system does not include a corresponding transaction. The charge card system is aware of two transactions tied to the airline ticket purchase (i.e., the \$450 purchase and \$100 credit). The travel system is aware of only one transaction (i.e., the \$450 purchase).

Vance and Zucker each disclose systems that provide some level of reconciliation of transactional data. Each reference discloses reconciliation of account information using known reconciliation techniques for matching offsetting transactions (e.g., one-to-one correlation within a certain threshold). However, the cited references are silent as to providing reconciliation of data between travel agent data (travel record) and transaction account issuer data (charge account data). More significantly, **neither of the cited references discloses matching a charge transaction to a travel record when the travel record does not include any monetary data pertaining to the charge.** In contrast, the presently claimed invention discloses reconciling a charge record to a travel record, when the charge is not reflected in the travel record. In other words, the travel record does not include a corresponding charge. As such, neither Vance, Zucker, nor any combination thereof, disclose or contemplate the following uniquely combined steps in each of independent claims 1, 11, and 25.

- receiving a department code associated with a travel record, wherein said travel record has a first amount and first data
- matching a first charge to said first amount of said travel record
- assigning said first charge to said department code
- associating a second charge with said first data of said travel record, wherein said travel record does not include said second charge, wherein said second charge is associated with a change to said travel record
- assigning said second charge to said department code associated with said travel record

Claims 2, 5, 12-16, and 26-39 variously depend from independent claims 1, 11, and 25, therefore dependent claims 2, 5, 6, 12-16, and 26-39 are differentiated from the cited reference

for at least the same reasons as set forth above, as well as in view of their own respective features.

The Examiner rejects claims 6, 16, and 40-41 under 35 U.S.C. § 103(a) as being unpatentable over Vance and Zucker in further view of Dunn et al., U.S. Patent No. 5,134,564 ("Dunn"). Applicant respectfully traverses this rejection.

Dependent claims 6, 16, and 40-41 variously depend from independent claims 1 and 11. As noted above, the combination of Vance and Zucker do not disclose or contemplate each feature of independent claim 1 and Dunn does not teach or contemplate the missing features. Dunn generally discloses a system for reconciling a bank statement against a customer's records. Specifically, the Dunn system retrieves account transaction data from a bank and retrieves spend and deposit information from the customer's information in order to compare the two datasets to search for corresponding transactions. However, as in Vance and Zucker, Dunn is not concerned with matching a charge transaction to a travel record when the travel record does not include any monetary data pertaining to the charge. Thus, claims 6, 16, and 40-41 are differentiated from the cited references for at least the same reasons as set forth above, as well as in view of their own respective features.

Applicant respectfully submits that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicant invites the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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